

Certificate Number: 05781-NJ-DE-037034738

Bankruptcy Case Number: 22-17121



05781-NJ-DE-037034738

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2022, at 11:48 o'clock AM PST, Tiffany Harold completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 11, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President